

*Robert E. Cagle*  
 Pike Correctional Facility  
 175 Pike County Blvd  
 Lords Valley, PA 18428

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**SCRANTON** August 28, 2015

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**Honorable Judge Robert D. Mariani**  
 235 N. Washington Ave.  
 P.O Box 1148  
 Scranton, PA 18501

Per *M*  
**DEPUTY CLERK**

To The Honorable **Judge Robert D. Mariani**

I hope this letter reaches you in good health and the best of spirits. First, I would like to thank you for giving me the opportunity to stand in front of you and allowing me to address the court at my detention hearing on June 25, 2015.

Your Honor, I refuse to waste your time with excuses. I take full responsibility, and I apologize for my unacceptable actions. Furthermore, I would like to use this time to show and prove to the court that I am not the same person that I was previously. I have taking this time to do a complete makeover of my thoughts, actions and behaviors. I can honestly tell you today, I am not the same man that entered in the correctional system over a year ago. I am very focus on spiritual readings and helping younger men in the facility with their frustration and being a law-abiding citizen. I am a man willing to sacrifice and be honest to make a better life for my family and myself, by working daily and being honest. I know now what my personal core values are and what's important in my life. While incarcerated, I have taken it upon myself to be very productive in preparing for my future. I have completed three programs (**Victim Awareness, Drug & Alcohol, and Life skills**), and I am currently about to complete (**Decision Making**) another program in the coming weeks.

I have also, been able to establish contact with some very creditable business owners in Bergenfield, New Jersey that are willing to offer me employment upon release. They hear the inspiration in my voice and are willing to open their doors as business owners to put me to work. I am very excited to be able to prove I can be honest and productive. I have previous experience, and I can offer a variety of different job skills given the chance. I know that this is my opportunity at a real life and I have done everything possible to be a creditable and honest person. In Addition, I have also been very creditable in assisting authorities and assisting in the prosecution of some very high profile cases. Three homicides, one high profile bank robbery by way of bomb threats, and one armed robbery case.

In addition, as my attorney and I mention to you during my detention hearing, I have developed my own **Credit Card & Identity Theft Prevention Awareness** Pamphlet. I have also created ideas for two **Fraud Prevention Applications (Swipe Pause, Safety Pinz)**, which I would like to present and offer to the right people to see if this idea for these Applications can be of some type of assistance to fraud Protection. I am not looking for any finical gain, because this is my continued effort to give back to society.

**"I no longer want to be a man about excuses, I want to be apart of the solution."**

**&**

**"Nothing changes if nothing changes."**

I would like to thank you for taking out your time from your busy schedule to read this letter. I pray that you are blessed with continued good health and good cheers, and I wish you a great day.

**Sincerely and Respectfully**

*Robert E. Cagle*  
 Robert E. Cagle

**To Honorable Judge Robert D. Mariani**

**2015 Revised Edition**

**Credit Card Fraud**

**&**

**Identity Theft**

**Awareness**

**&**

**Prevention**

*CREATED BY ROBERT E. CAGLE*

***CREDIT CARD FRAUD & IDENTITY THEFT/ AWARENESS & PREVENTION***

In my lifetime, I have witnessed the great ripple effects of credit card fraud, which has affected society from the common consumer to the banks and the insurance companies. I myself know the damage that is caused from credit card fraud because; I have been a benefactor on the wrong side of the law when it comes to this particular field. Up until now, I have never taken the time to evaluate my actions, and reasons why so many others like myself do what we do.

In the beginning, I used to think of fraud as being a victimless crime. However, after sitting and really thinking about it I realized how wrong I was. I now understand that it is a serious problem not only for the victim and society but also for the frauds themselves.

At this point in my life, I would like to offer my help, but I would also need your help as well. Due to the availability of the tools needed for the trade, it is almost impossible for the fraud to stop. This is where I truly believe we can help. I believe with the information I can provide, there can be changes that will make it harder for the fraud to continue their crimes. The first thing we need to do is understand all aspects of credit card fraud. Let's start with how they are making these fraudulent credit card. Now, there are a few ways that a criminal can make a fake credit card. Let's take a look at the most common way for someone with limited funds and enough knowledge.

**MAKING FRAUDULENT CREDIT CARDS IS A THREE STEP PROCESS****STEP 1: ACQUIRING THE CARDS (FACES/BLANKS)**

To start the three-step process the criminal must first obtain a card that can be remade. These cards are called faces or blanks. This is the easiest step due to the fact these blanks/faces are often available within fifteen minutes in any direction and they are almost free. These cards may be found in almost any pharmacy or shopping center on the gift card display tree. The cards are almost never guarded; they are believed to have little to no value. In all actuality, they are quite valuable to the criminal with knowledge and the equipment to turn that card into an active card. Also with the lack of alarms or anti-theft devices these gift cards are almost irresistible to a criminal who knows the true value of the cards. These cards are important to the criminal because, they come with all the features needed to make the card look official. The most common cards that are targeted are usually prepaid cards, such as the Green Dot card, the Rush card and other prepaid cards can also be used as long as they have the Visa or MasterCard symbol on them to give the finished replica the authentic look it needs.

**CREDIT CARD FRAUD & IDENTITY THEFT/ AWARENESS & PREVENTION**

These cards also use ink to provide the information printed on the front of the card- (5440 2291 3229 1003 & exp. date & name) that is very easy to remove. To complete the first step of the process the criminal must remove the cards original information and ink so it can be replaced. This process is quite simple; they would simply use fingernail polish remover and a scouring pad to scrub away the ink. Once the ink is removed, the blank is then buffed with a three-sided emery board until it is smooth and shiny. Once the card is examined and passes inspection, it is then ready for the next step.

**STEP 2: TRANSFERRING THE TRACKS / DUMPS**

**(Dumps is the criminal term for tracks)**

The stolen gift cards are now blank and ready for the Tracks/Dumps. The track Is the information of the account being used. The account information comes through a variety of different sources, such as crooked store clerks and websites that is set up to sell the information directly to the criminal. These websites are the most common way, they often offer personal and business accounts, some are local and some are from over seas. The tracks are encoded (5407234511234890#1401654300000) numbers that represent the customers account. The first 16 numbers on the track are the numbers you find on the front of the credit card. The =1401 represents the expiration date (Jan.2014=1401) the extra numbers are associated with the account as well.

An electronic device known as the MSR magnetic stripe card reader/writer/encoder is used to transfers these tracks. This device is legal until it is used improperly or to commit a crime. These devices come with a CD that downloads the software to your PC or laptop. The MSR has multiple functions that allows the criminal the capability to read, write, erase electronically encoded information on magnetic stripe for a fraudulent card, the MSR can encode and can verify up to three tracks of data simultaneously and communicates with a host computer or other terminal using a USB interface. This unit can be purchased online and is perfectly legal until used to break the law.

**STEP 3: EMBOSsing AND TIPPING**

The final step of the process of making a fraudulent credit card is creating the look of authenticity. This process is done through two machines that are relatively easy to purchase. The first machine is known as an embosser, which is used to raise the numbers and letters on the card. The other machine is known as a tipper, which gives the card its glossy silver or gold finish of a brand new card. There are some machines that can perform both processes at once. Once again, these machines are all legal to purchase.

## **CREDIT CARD FRAUD & IDENTITY THEFT/ AWARENESS & PREVENTION**

**Now let's look at some ways to prevent or slow down the process for criminals to victimize our society, and also, ways to make these fraudulent cards harder to produce.**

First, we need to look at how these criminals obtain their information. We know these Tracks/Dumps come from a variety of sources like store employees and websites, the latter being more popular and frequent since these websites often offer everything from the tracks to advise. Some of these sites even offer guarantees on the limit of credit available, and a 24-hour grace period for the criminal to report any complaints. Tracks sell for various prices depending on the site and the quality of the information up for sale. These tracks range from as low as a few dollars up to a few hundred. Hackers that sell both local and over sea account information run most of these websites.

Another way to obtain these tracks is a device known as a skimmer. This device is very similar to a MSR but it is a smaller and wireless device. A skimmer can actually fit in the palm of your hand and is usually given to someone who has a job in the retail field, (bars, department stores, car rentals, ECT). The way this device works is when the customer goes to make a purchase, the cashier takes the card, and when the customer is not paying attention, the card is swiped through the skimmer and the data is extracted from the card. A track that comes from a retail source is normally sold at wholesale prices depending on the source.

As a society, we need to make it harder for a criminal to obtain the blanks/faces. Stores should be informed and trained that, leaving the gift card tree within the reach of a criminal is not a good idea. The cards should have an anti theft device attached to them or be placed behind the counter until requested for purchase and activation. In addition, gift card and prepaid card companies should have all information embossed on the card already, so it will make it much harder to reface. The next thing we need to look at is the availability of the equipment needed to produce these fraudulent cards. Moreover, the MSR and tipper can all be purchased way too easily. There should be a registration system in place to make sure that these machines are being used properly and legally.

### **How do we stop the websites that sell the tracks (Dumps).**

Hackers run the majority of these sites. We should assign a task force who specialize in locating and terminating these websites. There are people like myself who are willing to use our knowledge in this field to help put a stop to credit card fraud and who want to make a positive change in our communities would make the perfect instructors on how to locate these sites and how to communicate with these criminals.

## **CREDIT CARD FRAUD & IDENTITY THEFT/ AWARENESS & PREVENTION**

### **How can we help the retailers and cashiers spot the criminals in the act of credit card fraud?**

Not all criminals are going to display unusual characteristics when making a purchase. Signs of nervousness are usually a good implication of criminal activity. More experienced criminals are harder to detect. However, you should always pay attention to how many cards a customer uses before finally making a purchase. Most cardholders usually know the balance available in their accounts. Again, seasoned criminals are better at hiding their distress. Nevertheless, a cardholder should not have to try multiple cards before making a purchase. Another sign to watch out for is the hologram located on the credit or debit cards. Most cashiers do not usually check the hologram



on the card

to ensure that the card is authentic. If the hologram is a fake, the trained eye should be able to tell. Many criminals will usually use a busy line in order to avoid having the cashier examine the card closely because of the rush to get to the next customer. Criminals feel a busy line will reduce the chances of being caught. No matter if, the line is busy or not the cashier should always make sure that the hologram is not a sticker or been altered in any way.

In addition, majority of the criminals will not sign the back of the fraudulent credit card to avoid any further charges if they happen to be apprehended. Many criminals will also choose to use credit instead of debit during a transaction. Being that a credit purchase does not need a pin number, where a debit purchase does. Being that the criminals usually do not have the accounts pin number, credit purchases are a criminal's best option.

### **What can we do to help make it difficult to use some ones credit card?**

All banks should require a pin code for both credit and debit card purchases. Whenever a card is issued, the consumer should have a pin code in place to protect their information. By adding this feature, it may help prevent the making of fraudulent credit cards. Some cards require the consumers billing zip code, or the last four digits of the credit card they are using. Furthermore, a seasoned criminal can easily gain this simple information. These questions should be of a more personal nature, though criminals will eventually gather this information. However, it will still slow the process and the criminals will of making a fraudulent credit card. We should even think of making some numbers from the card itself part of the pin, making the pin number more complex and harder to obtain.

***See Diagrams on next page***

**CREDIT CARD FRAUD & IDENTITY THEFT/ AWARENESS & PREVENTION**

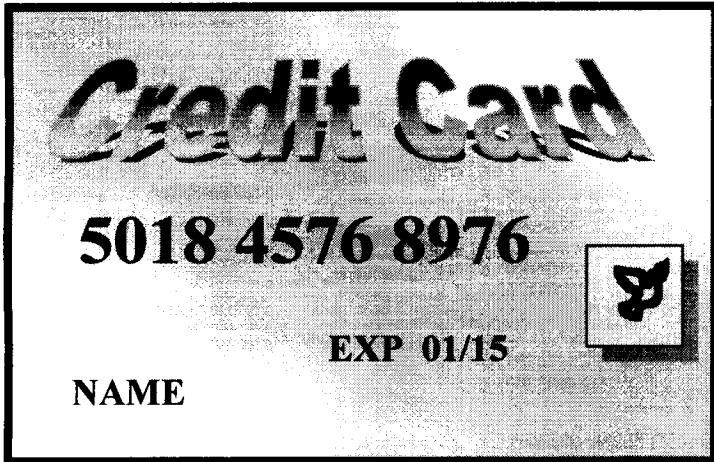
*See Diagram below*



**Ordinary Credit Card  
would resemble-  
Exhibit A**

**Exhibit A**

By removing, the last four digits from the card (4321) and having the cardholder secretly punch it in before completing the purchase; this can eliminate the chance of the crooked retailer selling that information. This would also extend the pin number to a two-pin-code security system.



**The Removal of 4321  
Credit Card would resemble-  
Exhibit B**

**Exhibit B**

## **CREDIT CARD FRAUD & IDENTITY THEFT/ AWARENESS & PREVENTION**

### **What to look for when a criminal has made a credit card from scratch:**

Retailers should understand that they are the consumers first line of defense against credit card fraud. This is why the retailer should be trained to recognize a fraudulent card on sight. Most stores use a fraudulent card detector that uses an ultra violet light to detect a fake card by its ink. An experienced criminal that knows this, will use ultra violet ink in order to give the card an authentic effect.

Another sign to look for is the signature panel on the back of the card. A real credit card usually has a built on paper strip that absorbs ink making it easy to sign. Most replicas do not have this built on paper strip, the panel on a fake card will look glossy and the ink will smear easily. These are signs that a retailer and cashier should be trained to notice. Also be sure to check for the CVC number (see diagram below) which is located on the back of a real credit or debit card. If coming across a card that does not have a three digit CVC number on the back of the card beside the signature panel, this is an obvious sign that the card is a fraud. This why most criminals often use prepaid credit cards, because pre-paid will have the look of a real card so you have to be trained to spot these small details.

**Diagram A**

371

Signature panel      cvc#

### **How can the banks and the consumer work to protect them from credit card fraud?**

Always be sure to shred old debit and credit cards, never discard old cards in the trash. Some people believe that, because they live in a certain neighborhood that they don't have to worry about identity theft. In all reality, they are usually the primary victims. Keep in mind that just because you never see it doesn't mean it doesn't happen, it just means that the criminal is better then you realize. Consumers should also, ask their banks about any new security features available, and do a regular check up on their accounts. If you notice anything unusual, you should contact your bank immediately. Your bank can help by sending updates to your phone or email. This way if a transaction is made that you did not authorize, you can contact your bank and notify them and the police right away. This may lead to the capture of the criminal a little sooner rather then later or not at all. With today's technology, we should even be able to add a text conformation security system, to help protect consumer's accounts. This feature would require the consumer to reply to a text message before the transaction can be completed. Consumers should keep in mind that privately owned ATM's are not always secure and may have a device attached waiting to compromise your account information. Your banks ATM would be a safer choice because they usually have better security in place to protect your information.

***CREDIT CARD FRAUD & IDENTITY THEFT/ AWARENESS & PREVENTION***

You should also try not to leave your credit card where anyone can have access to it, and if you can avoid it try not to allow your card to leave your sight when making a purchase. Some restaurants may ask you if you want to run a tab and hold your card for further orders. This is never a good idea because even if the business is reputable does not always mean that their staff will be too. Chances are these people may be selling your information as a track for a future face.

Also at many bars and restaurants, the waiter commonly may to leave your sight with your card, again try to avoid this whenever possible. If something seems strange never be afraid to ask questions and make them aware of your concerns. These are the reasons why you should check your account every few days for any suspicious activities. Remember your quick response to any infraction on your account may result in a swift capture of the criminal, and may save your credit from further harm. This is why as soon as you suspect that something is wrong you should contact your bank immediately, change your pin, and notify them of your concerns.

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***How to protect yourself against Identity Theft***

Identity theft is a very real problem facing the consumers not only in our state, but nationwide. Every day identity thieves prey upon vulnerable New Yorkers, stealing their money and ruining their credit. According to the federal Trade commission, identity theft was No.1 consumer compliant in 2014 for the consecutive year.

Due to the unrelenting identity theft scourge, the New York department of State's Division of Consumers Protection is running an identity theft education and prevention campaign urging New Yorkers to understand the identity theft threat and take proactive steps to protect themselves and their families.

***CREDIT CARD FRAUD & IDENTITY THEFT/ AWARENESS & PREVENTION***

**Let us look at the following steps to safeguard against identity theft:**

- Keep your personal information in a secure place. Make sure your personal identifiable documentation is kept in a safe and trusted place
- Shred documents. Cross shred all documents containing your personal, financial and medical information before you discard them
- Secure your computer. Use security software and firewall to protect your computer and keep them up-to date.
- Choose passwords carefully. Do not use the same password such as your birth date. Use a combination of letters, numbers, and special characters. Do not use the same password for more than one account.
- Monitor your financial accounts. Review your bank, credit card and other financial account statements regularly to check for any suspicious activity. Check your credit report regularly. You are entitled to a free credit report every 12 months from each of the three major credit-reporting agencies. If your identity is stolen, I urge you to take the following steps to mitigate the damages. Immediately file a police report. Ask for a copy to keep for your records.
- Contact the fraud departments of the three major credit-reporting bureaus:  
**Experian, Equifax, TransUnion.** Request a free copy of your credit report. Review it carefully for inaccuracies.

***NOTHING CHANGES IF NOTHING CHANGES***

In conclusion, I hope that, the information that I have provided, will help you better understand credit card fraud and identity theft and how we can take the necessary steps to prevent it from happening. I have put this information out there because; I truly believe that **“Nothing changes if nothing changes”** and I would like to make every effort to move forward in a positive direction. I know there is more that can be done but I am willing to do what ever it takes to provide my assistance to fight against fraud.

*I would like to dedicate this to anyone who has ever been a victim of fraud. I also like to Thank Ms Erica Zaleck Counselor of programs Pike County Correctional Facility. Who facilitated the Victim Awareness Program, Life Skills, Drugs, and Alcohol programs that I participated in.*



# ***Safety Pinz***

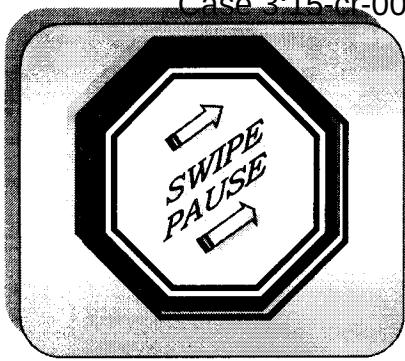
## ***Fraud Protection Application***

**Safety Pinz** is a fraud Protection Application for Bankcards, Credit Cards, and Debit Cards.

**Description:** Safety Pinz is an App that allows the user to safely, and securely lock away their personal information and keeps it safe for the duration of their ownership, and during all transactions while using their bankcards, credit cards and debit cards. Once the App is downloaded on to your smart phone, then you register your bankcard, credit card or debit card. Safety Pinz then safeguards your information, and your cards becomes automatically registered and the Safety Pinz App is ready for use. The App is activated by way of our security feature that only responds to your thumbprint, retina scan, or face recognition, which is set up previously by the user. The fact that the user can use these very personal features to access their accounts, it allows them to use less information to set up their accounts with Safety Pinz. Once the app is open by the user, the card being used is provided a new pin code for each transaction. We believe by changing and recycling your pin codes every time you use your bankcard, credit card or debit card after the purchase and transaction is completed, all your personal information is safeguarded. When the app is reopened for the next purchase or transaction, the security recognition verification is required once gain. This insures the user that their information will not be compromised and your last pin code will no longer have any value for crooks, dishonest store clerks or hackers to steal. This is the most secure way of making purchases and knowing that third parties cannot use your information afterwards.

***\*Please, note that this application is only and idea. It is an idea that can possibly help assist in Fraud. It is not for financial gain.***

*Created by Robert E. Cagle*



# SWIPE PAUSE

## **FRAUD PROTECTION APPLICATION**

**SWIPE PAUSE** is an application that can protect all of your Credit cards and Debit cards from being used by anyone who would try to compromise your credit card and debit card information. With just one touch of a button, on your smart phone, you can pause (freeze) your account upon your request, so you would no longer have to be concerned about someone using your Credit card or Debit card without your authorization.

**How does this would work:** The user would download this application to their smart phone, then they would then register their credit card or debit card that they would like protected to a well-secured system. The user then has full control to pause their account upon command. This can be done after the use of the card or before, or until you are ready to use your card. This saves them the valuable time of having to contact their bank to report their card being missing, stolen or compromised.

**\*Please, note that this application is only and idea. It is an idea that can possibly help assist in Fraud. It is not for financial gain.**

*Created by Robert E. Cagle*

*Certificate of Achievement*

Pike County Correctional  
Facility

*This certificate is  
presented to*

*Robert Cagle*

*For completion of the Individualized Drug and*

*Alcohol Program*

*Eliza E. Clark*  
Signature \_\_\_\_\_ Date 3/10/15  
Treatment Counselor

CERTIFICATE OF COMPLETION

This certificate is awarded to

ROBERT CAGLE

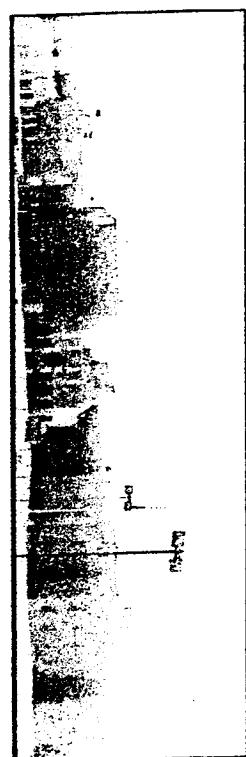
For Completion of the Individualized Life Skills Program

PIKE COUNTY CORRECTIONAL FACILITY

*Erica Seleck*  
Treatment Counselor Erica Seleck

12/5/14  
Date

PIKE COUNTY CORRECTIONAL FACILITY



CERTIFICATE OF COMPLETION

ROBERT CAGLE

INDIVIDUAL VICTIMS AWARENESS

SEVEN WEEKS  
COMPLETED COURSE

Erica Zaleck  
ERICA ZALECK

OCTOBER 2014

ROBERT E. CACCIAPAGNA



\$ 001,640

ROBERT E. CACCIAPAGNA

To Honorable Judge, P.O. Box 1148  
ROBERT E. MARSHALL  
235 N. Washington Ave.  
Scranton, PA 18501

REG'D MAIL